

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In Re:

APRIL J. HOUGH

Debtor.

Case #: 16-06112

Chapter 13

Hon. John T. Gregg

Filed: December 6, 2016

FIRST POST-CONFIRMATION PLAN AMENDMENT

HISTORY:

- The Original Chapter 13 Plan was filed December 28, 2016. (DN 18.)
 - A Text Order Confirming Chapter 13 Plan as Last Amended was entered on February 6, 2017. (DN 30.)

PURPOSE:

- This Plan Amendment amends Paragraph II.A. to increase the plan payment.
- This Plan Amendment amends Paragraph IV.P to amend an additional provision concerning Debtor's tax refund.

This amendment affects the above referenced paragraphs only. All other provisions of the plan, as amended, remain unaffected by this amendment.

II. FUNDING

- A. **PLAN PAYMENT** The Debtor(s) shall make payments in the amount of ~~\$1,180.00~~ **\$1,295.62** per () week, () bi-weekly, () semi-monthly, (XX) monthly, and/or () Other (see "Additional Plan Payment Provisions" below) for the minimum of the Applicable Commitment period (ACP).

(XX) **Additional Plan Payment Provisions:**

- Payment will increase on June 1, 2017 to ~~\$1,363.38~~ **\$1,479.00** monthly when the furniture lease expires.

IV. GENERAL PROVISIONS

P. **ADDITIONAL PROVISIONS:**

1. After the claims bar date, notice of plan amendments, professional fee applications, and motions filed by the debtor and/or counsel may only be given to creditors who have filed a claim or appearance. Creditors who have not filed a claim or appearance will not be given notice of plan amendments, fee applications or motions. A filed proof of service shall reflect such limited service with the Court. This provision for limited notice shall not apply to motions to dismiss the Chapter 13 case or notices that a discharge has entered.
2. The Trustee shall escrow \$75.00 per month of the Debtors' plan payments to be reserved for payment of all allowed administrative expenses. Applications for administrative expenses not previously allowed or ordered will be filed at least 30 days before the time of the final audit or the 59th month of the plan whichever comes first in order to be paid from escrowed funds. Failure to apply for the escrowed funds will result in distribution pursuant to the confirmed plan of escrowed funds on plan completion. Additional allowed administrative expenses,

including attorney fees, may reduce the base amount to unsecured claims specified in paragraph III.F.1.

3. In addition to the attorney fees disclosed at Paragraph III.A.3., the Debtor(s) paid the Dietrich Law Firm the costs disclosed in Paragraph III.A.4. These costs passed through the Dietrich Law Firm to the service provider and have no effect on the requested attorney fees in Paragraph III.A.3.
4. \$6,587.00 \$4,200.00 of Debtor's income tax refund is included, on a pro-rata basis, in Debtor's monthly income. Any tax refund received over that amount is to be turned over to the Trustee.

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Date: 4-28-17


April Hough, Debtor

Date: 5-5-17


Robert W. Dietrich, Attorney for the Debtor(s)

Hough, April	Filed	12/6/2016	District	Western (Barbara Foley)
16-06112	Claims Bar	4/6/2017	End Date	12/6/2021
5/5/2017	Confirmed	2/6/2017	1. Length of plan	60 Months

Remaining length of plan 43 Months Current Payment
Estimated dividend % to unsecured creditors 0.00% 1,180.00 Monthly

2. Debtor:	1,295.62 per pay	Monthly		43	55,711.66
6/1/2017	183.38 per pay	Monthly	1,479.00	54	9,902.52
1/1/2011	0.00 per pay	Monthly	1,479.00	131	0.00

4. Lump Sum Payments: none 0.00
Balance on hand (with Trustee) 545.75

5. Total to be paid into the Plan (total of line 2 through 4) 66,159.93

Plan is OVERFUNDED 486.78

Total to be paid into the plan 65,673.15 or 1,514.60 Monthly
699.05 Bi-Weekly
349.53 Weekly

6.a. Estimated trustee's fees 7.50% 4,925.49

Bankruptcy Court - Filing Fee 0.00

Estimated Attorney Fees & Costs

6.b. Pre-confirmation		2,742.95
6.c. Post-confirmation	43 months	75.00 3,225.00
		5,967.95

6.e. Total mortgage and other continuing secured debt payments

Money Source	43 months	784.50	33,733.50
none	0 months	0.00	0.00
none	0 months	0.00	0.00
			33,733.50

6.h. Total of arrearage claims

Money Source	3,174.11
Money Source Post-Petition Arrears	934.40
none	0.00
	4,108.51

6.f. Total non-continuing secured debt payments (including interest)

Continuing Debt	0.00
Credit Union 1	43 months 393.90 16,937.70
none	0 months 0.00 0.00
none	0 months 0.00 0.00
	16,937.70

6.g. Total priority claims 0.00

7. Total Disbursements other than to General Unsecured Creditors 65,673.15

Taxes - unsecured	0.00
Lien stripped mortgages - unsecured	0.00
Cram downs - unsecured	0.00
General unsecured debts	30,759.96
Total unsecured claims (if all file)	30,759.96

8. Funds estimated to be available for General Unsecured Creditors 0.00